

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☒ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Collin A. Abraham
Kelly A. Abraham

Case No.: 18-30417

Judge: RG

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED

☐ Original

☒ Modified/Notice Required

Date: October 24,
2019

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLI Initial Debtor: CAA Initial Co-Debtor KAA

Part 1: Payment and Length of Plan

- a. The debtor shall pay 300.00 Monthly to the Chapter 13 Trustee, starting on November 1, 2018 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	4,000.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
CHASE AUTO	2006 Mercedes CLS 500 130,000 miles	2,157.62	0.00	2,157.62	421.27

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Business Resource and Investment Svc.	23 Connel Drive West Orange, NJ 07052 Essex County	155,492.75	480,000.00	First Mortgage Specialized Loan Servicing - 496,244.00	No value	N/A	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
Specialized Loan Servicing

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$_____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor Arrears to be Cured in Nature of Contract or Lease Treatment by Debtor Post-Petition Payment Plan

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Business Resource and Investment Svc.	23 Connel Drive West Orange, NJ 07052 Essex County	155,492.75	480,000.00	First Mortgage Specialized Loan Servicing - 496,244.00	-16,244.00	155,492.75

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: October 30, 2019.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
The Plan is being modified because the debtors have completed a loan modification with their 1st mortgage, Specialized Loan Servicing so that claim is being treated as unaffected.	The Plan is being modified because the debtors have completed a loan modification with their 1st mortgage, Specialized Loan Servicing so that claim is being treated as unaffected.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: October 24, 2019 /s/ Collin A. Abraham
Collin A. Abraham
Debtor

Date: October 24, 2019 /s/ Kelly A. Abraham
Kelly A. Abraham
Joint Debtor

Date October 24, 2019

/s/ Russell L. Low
Russell L. Low 4745
Attorney for the Debtor(s)

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Collin A Abraham
 Kelly A Abraham
 Debtors

Case No. 18-30417-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 64

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db/jdb
 aty +Collin A Abraham, Kelly A Abraham, 23 Connel Drive, West Orange, NJ 07052-1335
 ++PENNINGTON LAW GROUP, 76 SOUTH ORANGE AVENUE, SUITE 213, SOUTH ORANGE NJ 07079-1923
 (address filed with court: James A Lewis, 76 South Orange Ave., Suite 213,
 South Orange, NJ 07079)
 cr +JPMORGAN CHASE BANK, N.A., c/o Winston & Winston, P.C.,
 708Third Avenue, 5th Floor, Suite 142, New York, NY 10017, UNITED STATES 10017-4201
 cr +Specialized Loan Servicing LLC, c/o Bonial & Associates, P.C., 14841, Dallas, TX 75254
 517811552 +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
 517871576 +American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 517811551 +Ameriprise, Auto & Home Insurance, 3500 Packerland Drive, De Pere, WI 54115-9070
 517811556 +Apex Asset Management LLC, P.O Box 5407, Lancaster, PA 17606-5407
 517811558 +Associates In Otolaryngology, 741 Northfield Ave, Suite 104, West Orange, NJ 07052-1104
 517811560 +BANKAMERICA, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
 517811561 +BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
 517811571 +Business Resource and Investment Svc., 55 West 125th Street, 11th Floor,
 New York, NY 10027-4516
 517811577 +CHASE AUTO, PO BOX 901003, FT WORTH, TX 76101-2003
 517811579 ++CLIENT SERVICES INC, 3451 HARRY S TRUMAN BLVD, ST CHARLES MO 63301-9816
 (address filed with court: Client Services, 3451 Harry S Truman Blvd,
 Saint Charles, MO 63301)
 +Central Credit Services LLC, PO BOX 1850, Saint Charles, MO 63302-1850
 +Chase Receivables, P.O Box 659, Caldwell, NJ 07007-0659
 517811584 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit, Dept. 194101, PO Box 55000,
 Detroit, MI 48255)
 517830371 +Ford Motor Credit Company, LLC, Morgan Bornstein and Morgan, 1236 Brace Road, Suite K,
 Cherry Hill, NJ 08034-3229
 517811585 +Frenkel, Lambert, Weiss Weisman & Gordan, 80 Main Street, Suite 460,
 West Orange, NJ 07052-5414
 517811586 +Geico Indemnity Co. a/s/o Adam Milligan, One Geico Plaza, Bethesda, MD 20810-0002
 517811588 +Hennessy & Walker PC, 217 Washington Street, Toms River, NJ 08753-7567
 517811589 +IC System, PO Box 64437, Saint Paul, MN 55164-0437
 517811592 +LADCO LEASING, 555 ST CHARLES PLACE, THOUSAND OAKS, CA 91360-3982
 517811593 +Medac-Summit Anesthesia Assoc., 33 Overlook Road #311, Summit, NJ 07901-3563
 517811597 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: NISSAN-INFINITI LT, 2901 KINWEST PKWY, IRVING, TX 75063)
 517811595 +Nestle Waters North America Inc., #216, 6661 Dixie Hwy,, Suite #4,
 Louisville, KY 40258-3950
 517811596 +Neurology Specialists Of Morris City, 101 Madison Ave, Morristown, NJ 07960-7357
 517811601 +Overlook Hospital, ATTN: Cert Creit and Coll Bureau, PO Box 336, Raritan, NJ 08869-0336
 517938290 +Overlook Hospital, Attn: CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
 517811605 +Saint Barnabas Medical Center, Billing Department, PO Box 655, Vandalia, OH 45377-0655
 517811617 +Saint Barnabas Out Patient Center, PO Box 28269, New York, NY 10087-8269
 517849414 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 517811636 +Sterling Emergency Srvs Miami Beach, P.O. Box 863481, Orlando, FL 32886-3481
 517811637 +Summit Anesthesia Associates, 99 Beauvoir Avenue, Summit, NJ 07901-3533
 517811638 +Summit Medical Group, 6 Brighton Road, Clifton, NJ 07012-1647
 517827003 +Summit Medical Group, Attn: Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026
 517811639 +Summit Medical Group, PA, PO Box 8549, Belfast, ME 04915-8549
 517811642 +TEK-COLLECT INC, 871 PARK ST, COLUMBUS, OH 43215-1441
 517811557 +associated credit services inc, PO Box 5171, Westborough, MA 01581-5171

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jlewis@thepglaw.com Oct 26 2019 01:15:26 James A Lewis,
 76 South Orange Ave., Suite 213, South Orange, NJ 07079
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2019 01:19:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 26 2019 01:19:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517811550 E-mail/Text: amscbankruptcy@adt.com Oct 26 2019 01:20:11 ADT Security Systems, Inc.,
 3190 South Vaughn Way, Suite 150, Aurora, CO 80014-3537
 517811573 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 26 2019 01:33:27
 CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
 517811572 +E-mail/PDF: AIS.COAF.EBN@americaninfosource.com Oct 26 2019 01:34:15 CAPITAL ONE AUTO FINAN,
 3901 DALLAS PKWY, PLANO, TX 75093-7864
 517811579 E-mail/Text: mediamanagers@clientservices.com Oct 26 2019 01:18:11 Client Services,
 3451 Harry S Truman Blvd, Saint Charles, MO 63301
 517811580 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 26 2019 01:18:51 COMENITY BANK/VCTRSSEC,
 220 W SCHROCK RD, WESTERVILLE, OH 43081-2873

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 64

Date Rcvd: Oct 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517876523 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 26 2019 01:33:26
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517811581 +E-mail/Text: bknotice@ercbpo.com Oct 26 2019 01:19:17 ENHANCED RECOVERY CO L,
8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412
517811583 +E-mail/Text: bknotice@ercbpo.com Oct 26 2019 01:19:17 ERC, P.O Box 23870,
Jacksonville, FL 32241-3870
517859407 +E-mail/Text: bk.notifications@jpmchase.com Oct 26 2019 01:18:59 JPMorgan Chase Bank, N.A.,
PO Box 29505 AZL-1191, Phoenix, AZ 85038-9505
517931588 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 26 2019 01:34:14 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517811594 +E-mail/Text: kmorgan@morganlaw.com Oct 26 2019 01:20:07 Morgan Bornstein & Morgan,
1236 Brace Rd, Suite K, Cherry Hill, NJ 08034-3229
517811598 +E-mail/Text: bankruptcy@onlineis.com Oct 26 2019 01:19:46 ONLINE COLLECTIONS, PO BOX 1489,
WINTERVILLE, NC 28590-1489
517811602 E-mail/Text: info@phoenixfinancialsvcs.com Oct 26 2019 01:15:32 PHOENIX FINANCIAL SERV,
8902 OTIS AVE STE 103A, INDIANAPOLIS, IN 46216
517811603 E-mail/Text: info@phoenixfinancialsvcs.com Oct 26 2019 01:15:32
Phoenix Financial Services LLC, 8902 Otis Ave,, Suite 103, Indianapolis, IN 46219
517881244 E-mail/Text: bnc-quantum@quantum3group.com Oct 26 2019 01:19:01
Quantum3 Group LLC as agent for, Cascade Capital LLC Series A, PO Box 788,
Kirkland, WA 98083-0788
517811604 +E-mail/Text: bankruptcy@savit.com Oct 26 2019 01:20:15 SA-VIT COLLECTION AGEN,
46 W FERRIS ST, EAST BRUNSWICK, NJ 08816-2159
517811618 +E-mail/Text: bankruptcy@senexco.com Oct 26 2019 01:15:26 SENEX SERVICES CORP,
3333 FOUNDERS ROAD, INDIANAPOLIS, IN 46268-4932
517811620 +E-mail/Text: clientservices@simonsagency.com Oct 26 2019 01:20:08 SIMONS AGENCY INC,
4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517811635 E-mail/Text: bmg.bankruptcy@centurylink.com Oct 26 2019 01:19:22 Sprint, PO Box 88026,
Chicago, IL 60680
517811606 +E-mail/Text: ebn@rwjbh.org Oct 26 2019 01:19:41 Saint Barnabas Medical Center,
P.O Box 29960, New York, NY 10087-9960
517811619 +E-mail/Text: clientservices@simonsagency.com Oct 26 2019 01:20:08 Simon's Agency, Inc.,
4963 Wintersweet Drive, Liverpool, NY 13088-2176
517811643 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Oct 26 2019 01:15:20
VERIZON, 500 TECHNOLOGY DR STE 30, WELDON SPRING, MO 63304-2225
517811645 +E-mail/Text: collect@williamsalexander.com Oct 26 2019 01:18:46 WILLIAMS/ALEXANDER & A,
1479 ROUTE 23 SOUTH, WAYNE, NJ 07470-7507
517811644 +E-mail/Text: collect@williamsalexander.com Oct 26 2019 01:18:46
Williams, Alexander & Associates, PO Box 2148, Wayne, NJ 07474-2148

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517811553* +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517811554* +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517811555* +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517811559* +Associates In Otolaryngology, 741 Northfield Ave, Suite 104, West Orange, NJ 07052-1104
517811562* +BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
517811563* +BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
517811564* +BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
517811565* +BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
517811566* +BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
517811567* +BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
517811568* +BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
517811569* +BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
517811570* +BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
517937772* +Business Resource and Investment Svc., 55 West 125th Street, 11th Floor,
New York, NY 10027-4516
517811574* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR,
RICHMOND, VA 23238)
517811575* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR,
RICHMOND, VA 23238)
517811590* +IC System, PO Box 64437, Saint Paul, MN 55164-0437
517811591* +IC System, PO Box 64437, Saint Paul, MN 55164-0437
517811599* +ONLINE COLLECTIONS, PO BOX 1489, WINTERVILLE, NC 28590-1489
517811600* +ONLINE COLLECTIONS, PO BOX 1489, WINTERVILLE, NC 28590-1489
517811621* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517811622* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517811623* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517811624* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517811625* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517811626* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517811627* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517811628* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517811629* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517811630* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517811631* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176

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Total Noticed: 64

Date Rcvd: Oct 25, 2019

***** BYPASSED RECIPIENTS (continued) *****

517811632* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517811633* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517811634* +SIMONS AGENCY INC, 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
517811607* +Saint Barnabas Medical Center, P.O Box 29960, New York, NY 10087-9960
517811608* +Saint Barnabas Medical Center, P.O Box 29960, New York, NY 10087-9960
517811609* +Saint Barnabas Medical Center, P.O Box 29960, New York, NY 10087-9960
517811611* +Saint Barnabas Medical Center, P.O Box 29960, New York, NY 10087-9960
517811612* +Saint Barnabas Medical Center, P.O Box 29960, New York, NY 10087-9960
517811613* +Saint Barnabas Medical Center, P.O Box 29960, New York, NY 10087-9960
517811614* +Saint Barnabas Medical Center, P.O Box 29960, New York, NY 10087-9960
517811615* +Saint Barnabas Medical Center, P.O Box 29960, New York, NY 10087-9960
517811616* +Saint Barnabas Medical Center, P.O Box 29960, New York, NY 10087-9960
517811610* +Saint Barnabas Medical Center, Billing Department, PO Box 655, Vandalia, OH 45377-0655
517811640* +Summit Medical Group, PA, PO Box 8549, Belfast, ME 04915-8549
517811582 ##+Equinox Financial, PO Box 455, Park Ridge, IL 60068-0455
517811587 ##+Goldberg Segalla LLP, 902 Carnegie Center Suite 100, Princeton, NJ 08540-6530
517811641 ##+Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207

TOTALS: 0, * 45, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 24, 2019 at the address(es) listed below:

Aleksander Piotr Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK, N.A.
alex@winstonandwinston.com
James Lewis on behalf of Creditor Business Resource & Investment Service Center
jlewis@theplglaw.com, hchaudry@theplglaw.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing, LLC
rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Russell L. Low on behalf of Joint Debtor Kelly A Abraham rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Debtor Collin A Abraham rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8